

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-29298-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ryan L Young  
1054 Clearwater Ave  
Manahawkin, NJ 08050-2303

Meghan J Young  
aka Meghan J DiAdamo, aka Meghan J  
Henderson  
1054 Clearwater Ave  
Manahawkin, NJ 08050-2303

Social Security No.:

xxx-xx-6034

xxx-xx-0756

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: December 10, 2018

JAN: admi

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ryan L Young  
Meghan J Young  
Debtors

Case No. 18-29298-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: finmgtc

Page 1 of 1  
Total Noticed: 3

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db/jdb Ryan L Young, Meghan J Young, 1054 Clearwater Ave, Manahawkin, NJ 08050-2303

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 11 2018 00:07:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 11 2018 00:06:54 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Brian E Caine on behalf of Creditor Gateway Mortgage Group, LLC bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
Denise E. Carlon on behalf of Creditor Harley-Davidson Credit Corp dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Harley-Davidson kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marc C. Capone on behalf of Debtor Ryan L Young mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Joint Debtor Meghan J Young mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8